

Information to identify the case:		
Debtor 1	<b>Cheryl Ann Rienzi</b>	Social Security number or ITIN <b>xxx-xx-4149</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Robert Matthew Rienzi</b>	Social Security number or ITIN <b>xxx-xx-2347</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>District of New Jersey</b>		
Case number: <b>13-34061-JNP</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl Ann Rienzi

Robert Matthew Rienzi

12/16/16

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cheryl Ann Rienzi  
 Robert Matthew Rienzi  
 Debtors

Case No. 13-34061-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db/jdb cr	+Cheryl Ann Rienzi, Robert Matthew Rienzi, 111 Minuteman Lane, Woolwich, NJ 08085-4236
	+Nationstar Mortgage LLC as servicer for U.S. Bank, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
514408898	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514573510	+Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
514529294	+Michael Gilboy, 41 Willow Ridge Road, Marlton, NJ 08053-4906
514326673	+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
	(address filed with court: Nationstar Mortgage, PO Box 619096, Dallas, TX 75261-9741)
514553049	NATIONSTAR MORTGAGE, LLC, Attn: Bankruptcy Department, PO Box 630267, Irving, TX 75063, With copy to WPR, BK Services, 2001 Western Ave #400, Seattle, WA 98121
514326674	+Rancocas Anesthesiology, PO Box 464, Rutherford, NJ 07070-0471
514326675	+Surgical Centers of South Jersey, 130 Gaither Drive, Suite 160, Mount Laurel, NJ 08054-1715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Dec 16 2016 22:48:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 16 2016 22:48:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514365401	EDI: HNDA.COM Dec 16 2016 22:33:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
514326666	+EDI: BANKAMER.COM Dec 16 2016 22:33:00 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
514326667	+EDI: CAPITALONE.COM Dec 16 2016 22:33:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
514326669	+EDI: DISCOVER.COM Dec 16 2016 22:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
514337063	EDI: DISCOVER.COM Dec 16 2016 22:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514326670	+EDI: BANKAMER.COM Dec 16 2016 22:33:00 FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019
514326671	+EDI: CHASE.COM Dec 16 2016 22:33:00 JP Morgan Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
514523373	EDI: PRA.COM Dec 16 2016 22:33:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
514326676	+E-mail/Text: bankruptcydepartment@tsico.com Dec 16 2016 22:49:14 Transworld Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514326665*	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
	(address filed with court: American Honda Financial Corp, PO Box 65507, Wilmington, DE 19886)
514326668*	+Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
514326672*	+JP Morgan Chase Bank, PO Box 15153, Wilmington, DE 19886-5153

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Dec 16, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S.  
Bank National Association as Indenture Trustee for Springleaf Mortgage Loan Trust 2013-1,  
Mortgage-Backed Notes, Series 2013-1 cmecf@sternlav.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
William B. Sanderson, Jr. on behalf of Joint Debtor Robert Matthew Rienzi  
wsanderson@spearwildermand.com, kbrand@spearwildermand.com  
William B. Sanderson, Jr. on behalf of Debtor Cheryl Ann Rienzi wsanderson@spearwildermand.com,  
kbrand@spearwildermand.com

TOTAL: 7